

**Certificate of Notice Page 1 of 2**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Karen Ann Royer  
 Debtor

Case No. 18-16624-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 155

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Apr 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2019.

db +Karen Ann Royer, 321 E. Market Street, Bethlehem, PA 18018-6320

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
 ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT WATERMAN RRamos-Cardona@fredreiglech13.com  
 SCOTT WATERMAN ECFmail@fredreiglech13.com, ECF\_FRPA@Trustee13.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,  
 ECF\_FRPA@Trustee13.com  
 ZACHARY ZAWARSKI on behalf of Debtor Karen Ann Royer zzawarski@zawarskilaw.com  
 TOTAL: 6

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Karen Ann Royer

Debtor(s)

Chapter: 13

Bankruptcy No: 18-16624-ref

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this April 11, 2019 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Richard E. Fehling  
Chief Judge ,  
United States Bankruptcy Court

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Form 155